

**Information to identify the case:**

Debtor 1	<b>Cinnamon R. Hanco</b>	Social Security number or ITIN	<b>xxx-xx-2138</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed in chapter	<b>13 8/8/17</b>
Case number: <b>17-23199-GLT</b>		Date case converted to chapter	<b>7 6/26/18</b>

**Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cinnamon R. Hanco	
2. All other names used in the last 8 years		
3. Address	2060 Thomas Drive McKeesport, PA 15131	
4. Debtor's attorney Name and address	Shawn N. Wright 7240 McKnight Road Pittsburgh, PA 15237	Contact phone 412-920-6565 Email: <a href="mailto:shawn@shawnwrightlaw.com">shawn@shawnwrightlaw.com</a>
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200 Email: <a href="mailto:COZ@Zeblaw.com">COZ@Zeblaw.com</a>

For more information, see page 2 &gt;

Debtor **Cinnamon R. Hanko**

Case number **17-23199-GLT**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 6/26/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 3, 2018 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Commissioners Hearing Room No.1, Westmoreland County Courthouse, Greensburg, PA 15601</b>
<b>8.</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	<b>Presumption of abuse</b>  The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 10/2/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 9/4/18</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 2/4/18</b> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>10. Creditors with a foreign address</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.  The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Cinnamon R. Hanko  
 Debtor

Case No. 17-23199-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 309B

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 Total Noticed: 32

Date Rcvd: Jun 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2018.

db +Cinnamon R. Hanko, 2060 Thomas Drive, McKeesport, PA 15131-4224  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Jennifer L. Cerce, Maiello Brungo & Maiello, Southside Works, 424 S. 27th Street, Ste 210,  
 Pittsburgh, PA 15203-2380  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Charles O. Zebbley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724  
 14672624 +AT & T Employees Federal Credit Union, 635 Grant Street, Pittsburgh, PA 15219-4404  
 14672625 CFC Deficiency Recovery, 1807 West Diehl Road, Naperville, IL 60563-1890  
 14728139 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 14739822 Directv, LLC, by American InfoSource LP as agent, PO Box 5008,  
 Carol Stream, IL 60197-5008  
 14672628 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401  
 14672635 Midland Funding, 2365 Northside Drive, Suite 30, Carlsbad, CA 92018  
 14686373 +Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
 Pittsburgh, PA 15235-4441  
 14676903 +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
 Pittsburgh, PA 15235-4441  
 14690536 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: shawn@shawnwrightlaw.com Jun 27 2018 02:26:51 Shawn N. Wright,  
 7240 McKnight Road, Pittsburgh, PA 15237  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 27 2018 02:27:36 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 27 2018 02:27:49  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14711343 EDI: BL-BECKET.COM Jun 27 2018 05:53:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 14672626 EDI: WFNNB.COM Jun 27 2018 05:53:00 Comenity Bank, P.O. Box 182125,  
 Columbus, OH 43218-2125  
 14672627 +EDI: RCSFNBMARIN.COM Jun 27 2018 05:53:00 Credit One, P.O. Box 98872,  
 Las Vegas, NV 89193-8872  
 14672629 EDI: AMINFOFP.COM Jun 27 2018 05:53:00 First Premier Bank, P.O. Box 5524,  
 Sioux Falls, SD 57117-5524  
 14672630 EDI: IRS.COM Jun 27 2018 05:53:00 Internal Revenue Service,  
 1000 Liberty Avenue--Room 711-B, Pittsburgh, PA 15222-3714  
 14672631 EDI: CBSKOHLS.COM Jun 27 2018 05:53:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983  
 14677928 E-mail/Text: camanagement@mtb.com Jun 27 2018 02:27:14 Lakeview Loan Servicing, LLC,  
 c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288  
 14672632 +E-mail/Text: camanagement@mtb.com Jun 27 2018 02:27:14 M & T Credit Corporation,  
 P.O. Box 4649, Buffalo, NY 14240-4649  
 14723388 +EDI: MID8.COM Jun 27 2018 05:53:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 WARREN, MI 48090-2011  
 14672633 +EDI: TSYS2.COM Jun 27 2018 05:53:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999  
 14673099 +EDI: PRA.COM Jun 27 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14712028 +EDI: JEFFERSONCAP.COM Jun 27 2018 05:53:00 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 14672636 +EDI: RMSC.COM Jun 27 2018 05:53:00 Synco/Walmart, PO Box 965005, Orlando, FL 32896-5005  
 14672637 +EDI: WTRNBANK.COM Jun 27 2018 05:53:00 TD Bank USA, PO Box 673,  
 Minneapolis, MN 55440-0673  
 14743546 +E-mail/Text: bncmail@-legal.com Jun 27 2018 02:28:01 TD Bank USA, N.A.,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr LakeView Loan Servicing, LLC  
 14672634 Mid American Trust  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 cr\* +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
 Pittsburgh, PA 15235-4441  
 cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828

TOTALS: 2, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: culy  
Form ID: 309B

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Jun 26, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2018 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com  
James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
Shawn N. Wright on behalf of Debtor Cinnamon R. Hanko shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;audrey@shawnwrightlaw.co  
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TOTAL: 7